

IN THE SPECIFICATION:

Please replace the third paragraph on p. 10 of the specification with the following amended paragraph:

On the tandem computer, a software may be implemented serving for data transfer, data reprocessing (criteria derivation), time series calculations and time series updates, etc., as will become clear later. Moreover, the inventive decision logic is implemented on the tandem computer, including fuzzy expert rules and NeuroFuzzy models, and making the decision on authorization requests. The software implemented on the tandem computer in summary will be designated “NeuroFuzzy ~~Interference~~ Inference Machine” (NFI) in the following.